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**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**

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Sheet 1 of 4**Complete if Known**

Application Number	10/821,988
Filing Date	April 12, 2004
First Named Inventor	R. O'Neal Gray
Art Unit	2876
Examiner Name	Kim, Ahshik
Attorney Docket Number	19251/105040-00

**U. S. PATENT DOCUMENTS**

Examiner Initials*	Cite No. <sup>1</sup>	Document Number Number-Kind Code <sup>2</sup> (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		US- 5,317,636	05/31/94	Vizcanio	
		US- 5,710,887	01/20/98	Chelliah et al	
		US- 5,711,012	01/20/98	Bottoms et al	
		US- 5,726,893	03/10/98	Schuchman et al	
		US- 5,890,137	03/30/99	Koreeda	
		US- 5,913,202	06/15/99	Motoyama	
		US- 5,960,411	09/28/99	Hartman et al	
		US- 5,991,749	11/23/99	Morrill, Jr.	
		US- 6,070,154	05/30/00	Tavor et al	
		US- 6,088,683	07/11/00	Jalili	
		US- 6,104,726	08/15/00	Yip et al	
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		US- 6,278,075	04/23/02	Goldstein et al	
		US- 6,324,526	11/27/01	D'Agostino	
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		US- 6,609,113	08/19/03	O'Leary et al	
		US- 6,611,818	08/26/03	Mersky et al	

**FOREIGN PATENT DOCUMENTS**

Examiner Initials*	Cite No. <sup>1</sup>	Foreign Patent Document Country Code <sup>3</sup> -Number <sup>4</sup> -Kind Code <sup>5</sup> (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear	T <sup>6</sup>
		EP 1 331 582 A	7/30/03	Fujimoto, Takashi		

Examiner Signature		Date Considered	
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		US- 6,615,183	09/02/03	Kolls	
		US- 6,636,833	10/21/03	Flitcroft et al	
		US- 6,662,020	12/09/03	Aaro Ingvar et al	
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		US- 2002/0083008	06/27/02	Smith et al	
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		US- 2002/0145043	10/10/02	Challa Nagesh et al	
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		US- 2003/0075610	04/24/03	Ong Yong Kin	
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		US- 2003/0191945	10/09/03	Keech	
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		US- 2004/0090992	05/13/04	Lee	

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		US- 2004/0019564	01/29/04	Goldthwaite et al	
		US- 2004/0097217	05/20/04	McClain	
		US- 2004/0177005	09/09/04	Poltorak	
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		US- 7,090,123	08/2006	Walker, et al	
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Sheet	4	of	4	Attorney Docket Number	19251/105040-00

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
		MASTERCARD INTERNATIONAL; Frequently Asked Questions About MasterCard SecureCode; 1994-2004, pps. 1-2.	
		VISA; Verified by Visa; 2005, USA, pg. 1.	
		SANKARSON BANERJEE, Senior Architect, Mphasis; Credit Card Security on the Net: Where is it today?; 2004, pps. 21-23.	
		VISA; How it Works; 2005, USA, pps. 1-2.	
		ENCORUS TECHNOLOGIES; Mobile Payments Examples: M-Commerce Opens up a World of Opportunities; 2002, pps. 1-11.	
		GEORGE WALSH and GABRIEL BERGER, Director of Research & Development, DCTI E-Payment Services; Alternative Payment Methods; August, 2000, pps. 1-8.	
		Vivo Tech; RF-Based Contactless Payment: A More Convenient Way to Pay; 2003, pps. 1-25.	
		MARK E. PETERS, IBM Corporation; Emerging eCommerce Credit and Debit Card Protocols; pps. 1-8.	
		TONY HEGARTY, ERIC VERHEUL, DIRK STEUPERAERT, & GEORGIA SKOUMA; Study on the Security of Payment Products and Systems in the 15 Member States; June, 2003, pps. 1-124.	

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